

FEB 12 2002

PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

:

Ganesan et al

:

Application No.: 09/298,889

:

Group Art Unit: 2167

Filed: April 26, 1999

:

Examiner: E. Gort

:

:

For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

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Technology Center 2100

**AMENDMENT**

Honorable Assistant  
Commissioner  
for Patents  
Washington, DC 20231

I hereby certify that this paper or  
fee is being deposited with the  
U.S. Postal Service as First Class  
Mail addressed to the Assistant  
Commissioner for Patents,  
Washington, D.C. 20231

on Jan 18, 2002.....  
Signature

Dear Sir:

In response to the Official Action dated October 19, 2001,  
the time for response to which is up to and including January  
19, 2002, please amend the above referenced application as  
follows:

**IN THE CLAIMS:**

Please amend claims 3-4, 7, 9, 14, 18, and 20 as follows:

A1 3. (AMENDED) A method according to claim 2, further comprising  
the step of:

transmitting the directive only after receipt of the access  
request.

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O I P E  
P A T E N T & T R A D E M A R K O F F I C E  
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Commissioner for Patents, Washington, D.C.  
20231

on *Jan 18, 2002*  
*John D. Gort*  
Signature

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FEB 20 2002

Technology Center 2100

Sir:

Transmitted herewith is an Amendment in the above-identified application.

No additional fee is required.

Also attached:

The fee has been calculated as shown below:

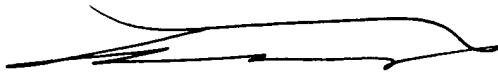
	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	24	20	4	x \$18 =	\$72.00
Independent Claims	4	4	0	x \$80 =	\$0
Petition for Extension of Time for---- month					\$0
<b>TOTAL FEE DUE</b>					<b>\$72.00</b>

[X] A check in the amount of \$72.00 is attached

[X] Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 12-0429, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully submitted,

LALOS & KEEGAN



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Registration No. 30,226

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Date: January 18, 2002